

IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	Case No. 19-22643-CMB
Derek J. Kovalcin)	Chapter 13
)	
Debtor(s))	Doc # _____
Ronda J. Winnecour, Chapter 13 Trustee)	
Movant(s))	
vs.)	
Derek J. Kovalcin)	
)	
Respondent(s))	

NOTICE OF HEARING ON MOTION OF TRUSTEE FOR DISMISSAL

[Not for publication by any newspaper creditor]

TO ALL PARTIES IN INTEREST:

Notice is hereby given pursuant to Bankruptcy Rule 1017 that the Trustee shall separately serve on the debtor(s) a Motion to Dismiss the Chapter 13 Case.

If no response is timely filed from any party of interest, the motion will be granted by default without a hearing. If a written response is timely filed, a hearing on the Trustee's motion will be held on **July 11, 2024 at 1:30 p.m. before Judge Carlota Böhm** in Courtroom B, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania. Unless otherwise ordered, parties may also appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform ("Zoom"). To participate in the hearing via Zoom, use the following link no later than ten (10) minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>. Alternatively, connect with Zoom by using the following Meeting ID: 161 4380 0191. ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>. For questions regarding Zoom connection, contact Judge Böhm's Chambers at 412-644-4328.

Any party wishing to be heard at the hearing on the Trustee's Motion to Dismiss
should file a written response on or before **July 1, 2024.**

6/14/24
Date

/s/ Ronda J. Winnecour
Ronda J. Winnecour (PA I.D. #30399)
Attorney and Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

In re:
Derek J Kovalcin
Debtor

Case No. 19-22643-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 14, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:

Recip ID	Recipient Name and Address
db	+ Derek J Kovalcin, 511 Carmalott St, Irwin, PA 15642-2504
15080318	Bb&t, Credit Card Disputes, Wilson, NC 27894
15080327	Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15103322	+ Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15080330	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 14 2024 23:42:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2024 23:59:19	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095026	+ Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 23:48:19	American Express, Post Office Box 297871, Fort Lauderdale, FL 33329-7871
15107394	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 23:47:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15095027	Email/PDF: ebn_ais@aisinfo.com	Jun 14 2024 23:59:00	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
15080317	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 14 2024 23:42:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15095032	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2024 23:59:08	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD 57104-0432
15095033	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2024 23:48:27	CITIBANK SOUTH DAKOTA N A, 701 E. 60th Street North, Sioux Falls, SD 57104-0432
15080321	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 14 2024 23:42:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15104486	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 14 2024 23:42:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15080319	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 14 2024 23:48:44	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15085381	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 14 2024 23:48:23	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15080320	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jun 14, 2024

Form ID: pdf900

Total Noticed: 37

		Jun 14 2024 23:59:08	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15080322	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 14 2024 23:42:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15083931	Email/Text: mrdiscen@discover.com	Jun 14 2024 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15080323	+ Email/Text: mrdiscen@discover.com	Jun 14 2024 23:42:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095040	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 14 2024 23:42:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15080324	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 14 2024 23:48:38	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15080325	^ MEBN	Jun 14 2024 23:35:36	Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046
15114689	^ MEBN	Jun 14 2024 23:35:24	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15080326	+ Email/Text: camanagement@mtb.com	Jun 14 2024 23:42:00	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15080328	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2024 23:42:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15109105	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2024 23:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15119844	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2024 23:48:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15120298	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2024 23:59:20	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15080329	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2024 23:48:27	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15095048	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2024 23:59:19	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15080331	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2024 23:47:52	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15080332	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 14 2024 23:47:55	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15080622	+ Email/PDF: ebn_ais@aisinfo.com	Jun 14 2024 23:48:38	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15080333	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2024 23:59:20	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15095052	+ Email/Text: pitbk@weltman.com	Jun 14 2024 23:42:00	Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15095028	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15095029	*	Bb&t, Credit Card Disputes, Wilson, NC 27894

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jun 14, 2024

Form ID: pdf900

Total Noticed: 37

15095034	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15095030	*+	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15095031	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15095035	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15095036	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095039	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15095038	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15095041	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15095042	*+	Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046
15095043	*+	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15095044	*	Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15095045	*+	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15095046	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15095047	*	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15095049	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15095050	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15118966	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15095051	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15095037	##+	Excelsa Health, 134 Industrial Park Road, Greensburg, PA 15601-7328

TOTAL: 1 Undeliverable, 22 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Norwin School District jlc@mbm-law.net
Lawrence W. Willis	on behalf of Debtor Derek J Kovalcin ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5